



Order Filed on June 14, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ALBERTELLI LAW

By: Roger Fay, Esq., ID No. 60002014

14000 Commerce Parkway, Suite H

Mount Laurel, NJ 08054

(856) 724-1888

File No. 232200-3

Attorneys for Movant: CrossCountry Mortgage, LLC

In Re:

Noelia L. Sacchi

Case No.: 24-10582-VFP

Chapter 13

Hearing Date: May 16, 2024

Time: 10:00 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING MOTION TO VACATE STAY
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is hereby

ORDERED.

DATED: June 14, 2024

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", is written over a horizontal line.

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Noelia L. Sacchi

Case No.: 24-10582-VFP

Caption of Order: ORDER RESOLVING MOTION TO VACATE STAY WITH CONDITIONS

Upon the motion of Albertelli Law, Attorneys for the Secured Creditor, CrossCountry Mortgage, LLC (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers and the parties, having been represented by their respective counsel, Roman Akopian, Esquire for Debtor, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtor known as and located at 312 Myrtle Ave, New Milford, NJ 07646 (the “Property”).
3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

| | |
|---|-------------------|
| 3 Payments @ \$2,286.88 (3/1/2024 – 5/1/2024) | \$6,860.64 |
| Post-petition attorney fees and costs | \$ 699.00 |
| Less Suspense Balance | (\$1,713.12) |
| Total Post-Petition Arrears | \$5,846.52 |

4. Commencing on June 1, 2024, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$2,286.88, and will pay late charges if applicable.
5. Debtor shall cure the arrears by making a payment of \$5,846.52 prior to confirmation of Debtor’s Chapter 13 Plan.

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Debtor: Noelia L. Sacchi

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6. All payments are to be mailed to Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9741. Debtor shall reference the loan number on any and all payments made pursuant hereto.

7. Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

8. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that acceptance of partial payment by the Secured Creditor may file a Certification of Default absent a full cure.

9. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

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Debtor: Noelia L. Sacchi

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10. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtor shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee may send Debtor and Debtor's counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtor, and Debtor's counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

11. If the instant bankruptcy is dismissed, discharged or converted to a case under Chapter 7, this Stipulation shall be void and shall not be binding upon the parties.

In re:
Noelia L. Sacchi
Debtor

Case No. 24-10582-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 14, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Noelia L. Sacchi, 312 Myrtle Ave, New Milford, NJ 07646-1912 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Roger Fay | on behalf of Creditor CrossCountry Mortgage LLC rfay@alaw.net, bkecf@milsteadlaw.com |
| Roman Akopian | on behalf of Debtor Noelia L. Sacchi romanakopian.law@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5